

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2©

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Graham



Order Filed on July 19, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

**JOHN GRAHAM and
PATRICIA GRAHAM,**

Debtors.

Case No. 18-11503/VFP

Chapter: 13

Hearing Date:


Judge: Vincent F. Papalia

MODIFIED FORM

**ORDER AUTHORIZING PROPOSED POST-PETITION LOAN MODIFICATION
PURSUANT TO 11 U.S.C. §364 AND FED. R. BANKR. P. 4001(c)**

The relief set forth on the following pages numbered two (2) through three (3) is hereby
ORDERED.

DATED: July 19, 2022



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Page: 2
Debtor: John Graham and Patricia Graham
Case No.: 18-11503/VFP - Chapter 13
Caption: Order Authorizing Proposed Post-Petition Loan Modification Pursuant to 11 U.S.C. §364 and Fed. R. Bankr. P. 4001(c)

THIS MATTER, being opened before the Court by Virginia E. Fortunato, Esq., attorney for the debtors, John Graham and Patricia Graham, on motion (the "**Motion**") to approve a Loan Modification Agreement, and this Court having considered the submissions of the parties, argument of counsel (if any) and good cause appearing, and there being no opposition.

IT IS HEREBY,

ORDERED, that the debtors are hereby authorized to enter into a loan modification on his first mortgage held by Rocket Mortgage, LLC on the terms set forth in the Loan Modification Agreement submitted with the **Motion**; and it is further,

ORDERED, that per the terms of the loan modification agreement unpaid principal balance will be \$305,019.42 and will be re-paid over the next 40 years at a rate of 3.125%; and it is further,

ORDERED, that the principal and interest payment will be \$1,114.01 beginning July 1, 2022; and it is further,

ORDERED, that the loan modification agreement cures any and all escrow delinquencies and shall bring the debtors' mortgage current; and it is further,

ORDERED, that the post-petition arrears have been capitalized into the loan modification agreement, and the Chapter 13 Trustee shall not make any further distribution on Claim No. 2 filed by Rocket Mortgage, LLC, f/k/a Quicken Loans, LLC, f/k/a Quicken Loans Inc.; and it is further,

ORDERED, that the loan modification agreement must be fully executed no later than 14 days from the date of this Order. If it is not, the secured creditor, within 14 days, must file with the Court and serve on the debtors, debtors' attorney, if any, and the Standing Chapter 13 Trustee a Certification indicating why the loan modification agreement was not fully executed. A response by the debtor, if any, must be filed and served within 7 days of the filed date of the secured creditor's Certification.

ORDERED, that the 14 day period under Fed. R. Bankr. P. 6004 is hereby waived.

In re:
John Graham
Patricia Graham
Debtors

Case No. 18-11503-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 20, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John Graham, Patricia Graham, 82 New York Avenue, Dumont, NJ 07628-2410

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2022 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

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Date Rcvd: Jul 20, 2022

Form ID: pdf903

Total Noticed: 1

Virginia E. Fortunato

on behalf of Debtor John Graham njbankruptcy911@gmail.com
bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com

Virginia E. Fortunato

on behalf of Joint Debtor Patricia Graham njbankruptcy911@gmail.com
bankruptcynotices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 7